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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/599,070	09/19/2006	Charles Mason	API13-06	3776
7590		03/11/2008	EXAMINER	
Charles Mason Wintermattweg 22 Bern, CH-3018 SWITZERLAND			SHAIKH, MOHAMMAD Z	
			ART UNIT	PAPER NUMBER
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			03/11/2008	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 10/599,070	Applicant(s) MASON, CHARLES
	Examiner MOHAMMAD Z. SHAIKH	Art Unit 3696

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If no period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).

Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 19 September 2006.

2a) This action is FINAL. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-3 is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 1-3 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some * c) None of:

1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. _____.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)	4) <input type="checkbox"/> Interview Summary (PTO-413)
2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)	Paper No(s)/Mail Date. _____.
3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)	5) <input type="checkbox"/> Notice of Informal Patent Application
Paper No(s)/Mail Date <u>9/19/2006</u>	6) <input type="checkbox"/> Other: _____

DETAILED ACTION

Information Disclosure Statement

Examiner has considered applicant's Information Disclosure Statement submitted on 9/19/2006.

Claim Rejections- 35 U.S.C § 103

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claims 1-3 are being rejected under 35 U.S.C 103(a) as being unpatentable over U.S Patent 6,285,991 to Powar in view of US 2002/0029190 to Gutierrez-Sheris.

Regarding claim 1, Powar discloses a process for issuing an e-mail bank account statement, characterized in the accounts statements is transmitted within minutes by the mail server of the bank computer by email to the holder of the debited account (column 16, lines 56-60; column 17: lines 6-9, 18-20,27-28, 48-54; column 18: lines 32-33). However Powar does not disclose in the context of on line money transfer via the Internet. Gutierrez-Sheris discloses on line money transfer via the Internet (paragraphs: 0012, 0017). Therefore it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Powar's invention to include on line money transfer via the Internet. One of ordinary skill in the art would have been motivated to include on

line money transfer via the Internet in order to ensure that the monies are received by the beneficiary as quickly as possible.

Regarding claim 2, Powar discloses the process according to claim 1. However Powar does not disclose characterized in that the mail server co acts with the server script of the computer for capturing and processing the required data to a web browser. Gutierrez-Sheris discloses the mail server co acting with the server script of the computer for capturing and processing the required data to a web browser (Fig 11: 1120, 1160, 1170, 1180, 32, 12). Therefore it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Powar's invention to include the mail server co acting with the server script of the computer for capturing and processing the required data to a web browser. One of ordinary skill in the art would have been motivated to include the mail server co acting with the server script of the computer for capturing and processing the required data to a web browser in order to ensure that the entire process runs efficiently. Powar further discloses the transmission of the accounts statement (column 17, lines 48-52).

Regarding claim 3, Powar discloses the process according to either of claims 1 and 2. Powar further discloses an account statement that is also transmitted to the beneficiary (column 17, lines 48-52).

Any inquiry concerning this communication or earlier communications from the examiner should be directed to MOHAMMAD Z. SHAIKH whose telephone number is (571)270-3444. The examiner can normally be reached on Monday-Friday (7:30-5); alt Fridays.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Tom Dixon can be reached on 571-272-6803. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Mohammad Z Shaikh/
Examiner, Art Unit 3696
2/21/2008

Mohammad Z Shaikh
Examiner
Art Unit 3696

/Daniel S Felten/
Primary Examiner, Art Unit 3696